

Fill in this information to identify your case:

United States Bankruptcy Court for the

Northern District of Illinois

Case number (if known): Chapter you are filing under:

- ☒ Chapter 7
☐ Chapter 11
☐ Chapter 12
☐ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1 Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport)

Bring your picture identification to your meeting with the trustee

Roy

First name

D

Middle name

Kessel

Last name

Suffix (Sr, Jr, II, III)

First name

Middle name

Last name

Suffix (Sr, Jr, II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names

First name

Middle name

Last name

First name

Middle name

Last name

First name

Middle name

Last name

First name

Middle name

Last name

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

XXX - XX - 9 6 7 8

OR

9 XX - XX -

XXX - XX -

OR

9 XX - XX -

Debtor 1 Roy D Kessel
First Name Middle Name Last Name

Case number (if known) _____

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

Include trade names and doing business as names

☒ I have not used any business names or EINs

☐ I have not used any business names or EINs.

Business name _____

Business name _____

Business name _____

Business name _____

EIN _____

EIN _____

EIN _____

EIN _____

5. Where you live

If Debtor 2 lives at a different address:

740 Silver Rock Lane

Number Street

Number Street

Buffalo Grove

IL

60089

City

State

ZIP Code

City

State

ZIP Code

Lake

County

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number Street

Number Street

P O Box

P O Box

City

State

ZIP Code

City

State

ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☒ I have another reason. Explain (See 28 U S C § 1408)

I am currently incarcerated in Wisconsin but I have every intention of returning to Lake County, Illinois upon my release.

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain. (See 28 U S C § 1408)

Debtor 1 Roy D Kessel
First Name Middle Name Last Name

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under

Check one (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)) Also, go to the top of page 1 and check the appropriate box.

- ☒ Chapter 7
☐ Chapter 11
☐ Chapter 12
☐ Chapter 13

8. How you will pay the fee

☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address

☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

☒ No

☐ Yes District _____ When _____ Case number _____
MM / DD / YYYY
District _____ When _____ Case number _____
MM / DD / YYYY
District _____ When _____ Case number _____
MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

☒ No

☐ Yes Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
MM / DD / YYYY
Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
MM / DD / YYYY

11. Do you rent your residence?

☒ No. Go to line 12

☐ Yes Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

☐ No Go to line 12

☐ Yes Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition

Debtor 1 Roy D Kessel
First Name Middle Name Last Name

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

- ☒ No Go to Part 4
☐ Yes Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition

Name of business, if any

Number Street

City

State

ZIP Code

Check the appropriate box to describe your business.

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B)

- ☒ No I am not filing under Chapter 11
☐ No I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code
☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

- ☒ No
☐ Yes What is the hazard? _____

If immediate attention is needed, why is it needed? _____

Where is the property?

Number

Street

City

State

ZIP Code

Debtor 1

Roy

D.

Kessel

First Name Middle Name

Last Name

Case number (if known)



Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one.

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Roy D. Kessel Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- ☐ No Go to line 16b
☒ Yes Go to line 17

16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- ☐ No Go to line 16c
☐ Yes Go to line 17

16c. State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?

☐ No I am not filing under Chapter 7. Go to line 18

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

☒ Yes I am filing under Chapter 7 Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
☒ No
☐ Yes

18. How many creditors do you estimate that you owe?

- ☒ 1-49
☐ 50-99
☐ 100-199
☐ 200-999
☐ 1,000-5,000
☐ 5,001-10,000
☐ 10,001-25,000
☐ 25,001-50,000
☐ 50,001-100,000
☐ More than 100,000

19. How much do you estimate your assets to be worth?

- ☒ \$0-\$50,000
☐ \$50,001-\$100,000
☒ \$100,001-\$500,000
☐ \$500,001-\$1 million
☐ \$1,000,001-\$10 million
☐ \$10,000,001-\$50 million
☐ \$50,000,001-\$100 million
☐ \$100,000,001-\$500 million
☐ \$500,000,001-\$1 billion
☐ \$1,000,000,001-\$10 billion
☐ \$10,000,000,001-\$50 billion
☐ More than \$50 billion

20. How much do you estimate your liabilities to be?

- ☐ \$0-\$50,000
☐ \$50,001-\$100,000
☐ \$100,001-\$500,000
☐ \$500,001-\$1 million
☒ \$1,000,001-\$10 million
☒ \$10,000,001-\$50 million
☐ \$50,000,001-\$100 million
☐ \$100,000,001-\$500 million
☐ \$500,000,001-\$1 billion
☐ \$1,000,000,001-\$10 billion
☐ \$10,000,000,001-\$50 billion
☐ More than \$50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b)

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both 18 U.S.C. §§ 152, 1341, 1519, and 3571

x

Signature of Debtor 1

Executed on

4/13/16
MM / DD / YYYY

x

Signature of Debtor 2

Executed on

MM / DD / YYYY

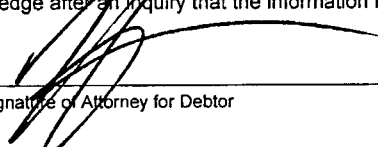
Debtor 1 Roy D. Kessel
First Name Middle Name Last Name

Case number (if known) _____

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

x  Date _____
Signature of Attorney for Debtor MM / DD / YYYY

Howard Peritz
Printed name

The Law Offices of Howard Peritz
Firm name

1121 Lake Cook Road
Number Street

Suite P

Deerfield IL 60015
City State ZIP Code

Contact phone 847 562 5880 Email address howard@howardperitzlaw.com

6187056
Bar number State

Debtor 1 Roy D Kessel
First Name Middle Name Last Name

Case number (if known) _____

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page.

The law allows you, as an individual, to represent yourself in bankruptcy court, but **you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.**

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U S trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete **Bankruptcy fraud is a serious crime; you could be fined and imprisoned.**

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

- ☐ No
☐ Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

- ☐ No
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

- ☐ No
☐ Yes Name of Person _____

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

x

Signature of Debtor 1

Date MM / DD / YYYY

Contact phone _____

Cell phone _____

Email address _____

x

Signature of Debtor 2

Date MM / DD / YYYY

Contact phone _____

Cell phone _____

Email address _____

Fill in this information to identify your case and this filing.

Debtor 1 Roy D. Kessel
First Name Middle Name Last Name

Debtor 2
(Spouse if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Northern District of Illinois
(State)

Case number _____

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1 Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1 740 Silver Rock Lane
Street address, if available, or other description

Buffalo Grove IL 60089
City State ZIP Code

Lake
County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: Judgement for Foreclosure entered, sale yet to occur

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D, Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ _____ Current value of the portion you own? \$ _____

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

If you own or have more than one, list here

1.2 _____
Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply

- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D, Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ _____ Current value of the portion you own? \$ _____

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

Debtor 1

Roy
First Name

D.
Middle Name

Kessel
Last Name

Case number (if known)

13.

Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D Creditors Who Have Claims Secured by Property*

Current value of the entire property? **Current value of the portion you own?**

\$ \$

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

2 Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.

\$0 00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G, Executory Contracts and Unexpired Leases*.

3 Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☐ Yes

31 Make.
 Model.
 Year
 Approximate mileage
 Other information

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D Creditors Who Have Claims Secured by Property*

Current value of the entire property? **Current value of the portion you own?**

\$ \$

If you own or have more than one, describe here

32 Make
 Model
 Year
 Approximate mileage
 Other information

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D Creditors Who Have Claims Secured by Property*

Current value of the entire property? **Current value of the portion you own?**

\$ \$

Debtor 1

Roy D Kessel
First Name Middle Name Last Name

Case number (if known)

3 3 Make _____
Model _____
Year _____
Approximate mileage _____
Other information.

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ _____ \$ _____

☐ Check if this is community property (see instructions)

3 4 Make _____
Model _____
Year _____
Approximate mileage _____
Other information

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ _____ \$ _____

☐ Check if this is community property (see instructions)

4 Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☐ No
☐ Yes

4 1 Make _____
Model _____
Year _____
Other information

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ _____ \$ _____

☐ Check if this is community property (see instructions)

If you own or have more than one, list here.

4 2 Make _____
Model _____
Year _____
Other information

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

\$ _____ \$ _____

☐ Check if this is community property (see instructions)

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here

\$ 0.00

Debtor 1

Roy

D

Kessel

First Name

Middle Name

Last Name

Case number (if known)

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

6 Household goods and furnishings*Examples:* Major appliances, furniture, linens, china, kitchenware☐ No☒ Yes. Describe normal household furnishings

\$ 300.00

7 Electronics*Examples:* Televisions and radios, audio, video, stereo, and digital equipment, computers, printers, scanners, music collections, electronic devices including cell phones, cameras, media players, games☐ No☒ Yes. Describe used computer

\$ 100.00

8 Collectibles of value*Examples:* Antiques and figurines, paintings, prints, or other artwork, books, pictures, or other art objects, stamp, coin, or baseball card collections, other collections, memorabilia, collectibles☒ No☐ Yes. Describe

\$

9 Equipment for sports and hobbies*Examples:* Sports, photographic, exercise, and other hobby equipment, bicycles, pool tables, golf clubs, skis, canoes and kayaks, carpentry tools, musical instruments☒ No☐ Yes. Describe

\$

10 Firearms*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☒ No☐ Yes. Describe

\$

11 Clothes*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe Normal wearing apparel

\$ 100.00

12 Jewelry*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☒ No☐ Yes. Describe

\$

13 Non-farm animals*Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe

\$

14 Any other personal and household items you did not already list, including any health aids you did not list☒ No☐ Yes. Give specific information

\$

15 Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$ 500.00

Debtor 1

Roy

D

Kessel

First Name

Middle Name

Last Name

Case number (if known)

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured claims or exemptions

16 Cash*Examples* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☒ No☐ Yes

Cash

\$ _____

17 Deposits of money*Examples* Checking, savings, or other financial accounts, certificates of deposit, shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☒ No☐ Yes

Institution name:

17.1 Checking account

\$ _____

17.2 Checking account

\$ _____

17.3 Savings account

\$ _____

17.4 Savings account

\$ _____

17.5 Certificates of deposit

\$ _____

17.6 Other financial account

\$ _____

17.7 Other financial account

\$ _____

17.8 Other financial account

\$ _____

17.9 Other financial account

\$ _____

18 Bonds, mutual funds, or publicly traded stocks*Examples* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes

Institution or issuer name

\$ _____

\$ _____

\$ _____

19 Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture☒ No☐ Yes. Give specific information about them

Name of entity

% of ownership.

\$ _____

\$ _____

\$ _____

Debtor 1

Roy

D

Kessel

First Name

Middle Name

Last Name

Case number (if known)

20 Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific
 information about
 them

Issuer name:

 \$ _____

 \$ _____

 \$ _____

21 Retirement or pension accounts

Examples. Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each
 account separately

Type of account

Institution name.

401(k) or similar plan: _____ \$ _____
 Pension plan: _____ \$ _____
 IRA: _____ \$ _____
 Retirement account: _____ \$ _____
 Keogh: _____ \$ _____
 Additional account: _____ \$ _____
 Additional account: _____ \$ _____

22 Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples. Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes

Institution name or individual

Electric: _____ \$ _____
 Gas: _____ \$ _____
 Heating oil: _____ \$ _____
 Security deposit on rental unit: _____ \$ _____
 Prepaid rent: _____ \$ _____
 Telephone: _____ \$ _____
 Water: _____ \$ _____
 Rented furniture: _____ \$ _____
 Other: _____ \$ _____

23 Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes

Issuer name and description

 \$ _____

 \$ _____

 \$ _____

Debtor 1

Roy

D.

Kessel

First Name

Middle Name

Last Name

Case number (if known)

24 Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program

26 U S C §§ 530(b)(1), 529A(b), and 529(b)(1)

☒ No☐ Yes

Institution name and description. Separately file the records of any interests. 11 U S C § 521(c)

\$ _____

\$ _____

\$ _____

25 Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit☒ No☐ Yes Give specific information about them

\$ _____

26 Patents, copyrights, trademarks, trade secrets, and other intellectual property*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes Give specific information about them

\$ _____

27 Licenses, franchises, and other general intangibles*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes Give specific information about them

\$ _____

Money or property owed to you?**Current value of the portion you own?**
Do not deduct secured claims or exemptions.**28 Tax refunds owed to you**☒ No☐ Yes Give specific information about them, including whether you already filed the returns and the tax years.

Federal: \$ _____

State: \$ _____

Local: \$ _____

29 Family support*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes Give specific information

Alimony: \$ _____

Maintenance: \$ _____

Support: \$ _____

Divorce settlement: \$ _____

Property settlement: \$ _____

30 Other amounts someone owes you*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits, unpaid loans you made to someone else☒ No☐ Yes Give specific information

\$ _____

Debtor 1

Roy

D

Kessel

First Name

Middle Name

Last Name

Case number (if known)

31 Interests in insurance policies*Examples.* Health, disability, or life insurance, health savings account (HSA), credit, homeowner's, or renter's insurance☒ No☐ Yes Name the insurance company of each policy and list its value.

Company name

Beneficiary

Surrender or refund value:

\$

\$

\$

32 Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

☒ No☐ Yes. Give specific information

\$

33 Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment*Examples.* Accidents, employment disputes, insurance claims, or rights to sue☒ No☐ Yes Describe each claim

\$

34 Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims☐ No☐ Yes Describe each claim

\$

35 Any financial assets you did not already list☒ No☐ Yes. Give specific information

\$

36 Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here

\$ 0.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**37 Do you own or have any legal or equitable interest in any business-related property?**☒ No Go to Part 6☐ Yes Go to line 38**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

38 Accounts receivable or commissions you already earned☐ No☐ Yes. Describe

\$

39 Office equipment, furnishings, and supplies*Examples.* Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices☐ No☐ Yes. Describe

\$

Debtor 1

Roy

D

Kessel

Document

Page 17 of 46

Case number (if known)

First Name

Middle Name

Last Name

40 Machinery, fixtures, equipment, supplies you use in business, and tools of your trade☐ No☐ Yes Describe

\$

41 Inventory☐ No☐ Yes Describe

\$

42. Interests in partnerships or joint ventures☐ No☐ Yes Describe

Name of entity.

% of ownership.

%

\$

%

\$

%

\$

43 Customer lists, mailing lists, or other compilations☐ No☐ Yes Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?☐ No☐ Yes Describe...

\$

44 Any business-related property you did not already list☐ No☐ Yes Give specific information . . .

\$

\$

\$

\$

\$

\$

\$

45 Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here

\$0.00

Part 6:**Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

46 Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?☒ No Go to Part 7☐ Yes. Go to line 47.**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

47 Farm animals

Examples: Livestock, poultry, farm-raised fish

☐ No☐ Yes

\$

Debtor 1

Roy

D

Kessel

First Name

Middle Name

Last Name

Case number (if known)

48 Crops—either growing or harvested☐ No☐ Yes Give specific information

\$

49 Farm and fishing equipment, implements, machinery, fixtures, and tools of trade☐ No☐ Yes

\$

50 Farm and fishing supplies, chemicals, and feed☐ No☐ Yes

\$

51 Any farm- and commercial fishing-related property you did not already list☐ No☐ Yes Give specific information

\$

52 Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here

\$ 0.00

Part 7:**Describe All Property You Own or Have an Interest in That You Did Not List Above****53 Do you have other property of any kind you did not already list?***Examples. Season tickets, country club membership*☒ No☐ Yes Give specific information

\$

\$

\$

54 Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8:**List the Totals of Each Part of this Form****55 Part 1: Total real estate, line 2**

\$ 0.00

56 Part 2: Total vehicles, line 5

\$0.00

57 Part 3: Total personal and household items, line 15

\$500.00

58 Part 4: Total financial assets, line 36

\$0.00

59 Part 5: Total business-related property, line 45

\$0.00

60 Part 6: Total farm- and fishing-related property, line 52

\$0.00

61 Part 7: Total other property not listed, line 54

+ \$0.00

62 Total personal property. Add lines 56 through 61.

\$500.00

Copy personal property total →

+ \$500.00

63 Total of all property on Schedule A/B. Add line 55 + line 62.

\$ 500.00

Fill in this information to identify your case:

Debtor 1	Roy	D	Kessel
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the	Northern	District of	Illinois
		(State)	
Case number (If known)			

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2 Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1 Identify the Property You Claim as Exempt

1 Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you

- ☒ You are claiming state and federal nonbankruptcy exemptions 11 U.S.C. § 522(b)(3)
☐ You are claiming federal exemptions 11 U.S.C. § 522(b)(2)

2 For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	
Brief description: household goods Line from <i>Schedule A/B</i> : 6	\$300.00	<input checked="" type="checkbox"/> \$300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735-5/12-1001(b)
Brief description: Used computer Line from <i>Schedule A/B</i> : 7	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735-5/12-1001(b)
Brief description: Clothing Line from <i>Schedule A/B</i> : 11	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	735-5/12-1001(a), 735-5/12-1001(a)

3 Are you claiming a homestead exemption of more than \$155,675?

(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
☐ No
☐ Yes

Debtor 1

first1
First Name

middle1
Middle Name

last1
Last Name

Case number (if known) case number

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property

Current value of the portion you own

Amount of the exemption you claim

Specific laws that allow exemption

Copy the value from Schedule A/B

Check only one box for each exemption

Brief description. _____ Line from Schedule A/B. _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description. _____ Line from Schedule A/B. _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description. _____ Line from Schedule A/B. _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description. _____ Line from Schedule A/B. _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description. _____ Line from Schedule A/B. _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description. _____ Line from Schedule A/B. _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description. _____ Line from Schedule A/B. _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description. _____ Line from Schedule A/B. _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description. _____ Line from Schedule A/B. _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description. _____ Line from Schedule A/B. _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description. _____ Line from Schedule A/B. _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description. _____ Line from Schedule A/B. _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description. _____ Line from Schedule A/B. _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description. _____ Line from Schedule A/B. _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description. _____ Line from Schedule A/B. _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____
Brief description. _____ Line from Schedule A/B. _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____ _____ _____

Fill in this information to identify your case:

Debtor 1 Roy D Kessel
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Northern District of Illinois
(State)

Case number
(If known)

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form
- ☐ Yes Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
---	--	--

2 1	Describe the property that secures the claim: \$ _____ \$ _____ \$ _____	
Creditor's Name _____ Number Street _____ City State ZIP Code _____		
Who owes the debt? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt	As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien Check all that apply <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____	
Date debt was incurred _____	Last 4 digits of account number _____	

2 2	Describe the property that secures the claim: \$ _____ \$ _____ \$ _____	
Creditor's Name _____ Number Street _____ City State ZIP Code _____		
Who owes the debt? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt	As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien Check all that apply <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____	
Date debt was incurred _____	Last 4 digits of account number _____	

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ _____

Fill in this information to identify your case:

Debtor 1	Roy	D	Kessel
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the	Northern		District of Illinois
			(State)
Case number (If known)			

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- ☐ No Go to Part 2.
☐ Yes

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.
 (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total claim	Priority amount	Nonpriority amount
-------------	-----------------	--------------------

2.1	Priority Creditor's Name _____	Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____
	Number _____ Street _____	When was the debt incurred? _____
	City _____ State _____ ZIP Code _____	As of the date you file, the claim is: Check all that apply
	Who incurred the debt? Check one	<input type="checkbox"/> Contingent
	<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Unliquidated
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Disputed
<input type="checkbox"/> Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:	
<input type="checkbox"/> At least one of the debtors and another	<input type="checkbox"/> Domestic support obligations	
<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Taxes and certain other debts you owe the government	
Is the claim subject to offset?	<input type="checkbox"/> Claims for death or personal injury while you were intoxicated	
<input type="checkbox"/> No	<input type="checkbox"/> Other Specify _____	
<input type="checkbox"/> Yes		

2.2	Priority Creditor's Name _____	Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____
	Number _____ Street _____	When was the debt incurred? _____
	City _____ State _____ ZIP Code _____	As of the date you file, the claim is: Check all that apply
	Who incurred the debt? Check one	<input type="checkbox"/> Contingent
	<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Unliquidated
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Disputed
<input type="checkbox"/> Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:	
<input type="checkbox"/> At least one of the debtors and another	<input type="checkbox"/> Domestic support obligations	
<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Taxes and certain other debts you owe the government	
Is the claim subject to offset?	<input type="checkbox"/> Claims for death or personal injury while you were intoxicated	
<input type="checkbox"/> No	<input type="checkbox"/> Other Specify _____	
<input type="checkbox"/> Yes		

Debtor 1

Roy

D

Kessel Document

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First Name

Middle Name

Last Name

Case number (if known)

Part 2: List All of Your NONPRIORITY Unsecured Claims**3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No You have nothing to report in this part. Submit this form to the court with your other schedules
- ☐ Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1 PNC Bank, N A

Nonpriority Creditor's Name
c/o Kluever & Platt, LLC, 65 East Wacker Place, Suite 2300

Number Street
Chicago IL 60601

City State ZIP Code

Last 4 digits of account number 4 9 6 3

Total claim
\$ 300,000 00

When was the debt incurred? prior to 2012

Who incurred the debt? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other Specify Mortgage

4.2 Wells Fargo Bank, N A c/o Pierce Associates

Nonpriority Creditor's Name
1 North Dearborn, Suite 1300

Number Street
Chicago IL 60602

City State ZIP Code

Last 4 digits of account number 4 1 8 8

\$ 500,000 00

When was the debt incurred? 2012

Who incurred the debt? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other Specify Mortgage

4.3 Michael Clarke c/o James Herman

Nonpriority Creditor's Name
700 S. Lewis Avenue, Suite 230

Number Street
Waukegan IL 60085

City State ZIP Code

Last 4 digits of account number 2 0 7 1

\$ 1,434,739 73

When was the debt incurred? 2010

Who incurred the debt? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other Specify _____

Debtor 1

Roy

D

Kessel

Document

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Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

4 4

Attorney Registration and Disciplinary Commission

Nonpriority Creditor's Name

3161 W White Oaks Drive, Suite 301

Number Street

Springfield

IL

62704

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$ 750,000 00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify

4 5

Affinity Title Services LLC

Nonpriority Creditor's Name

2554 E. Dempster, Suite 401

Number Street

Des Plaines

IL

60016

City

State

ZIP Code

Who incurred the debt? Check one

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$ 150 00

When was the debt incurred? 2013

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify

4.6

American Bankers Insurance of Florida

Nonpriority Creditor's Name

23852 Network Place

Number Street

Chicago

IL

60673

City

State

ZIP Code

Who incurred the debt? Check one

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$ 157 20

When was the debt incurred? 2012

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim.

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify

Debtor 1

Roy

D.

Kessel

Document

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Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

4 7

American Student Assistance

Nonpriority Creditor's Name

P O Box 9054

Number

Street

Pleasanton

CA

94566

City

State

ZIP Code

Who incurred the debt? Check one

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number 4 2 6 9

\$ 22,754 01

When was the debt incurred? 2010

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim

☒ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify _____

4 8

Capital One

Nonpriority Creditor's Name

6526 P O Box 6492

Number

Street

Carol Stream

IL

60197

City

State

ZIP Code

Who incurred the debt? Check one

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number 6 5 2 6

\$ 1,853 19

When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim.

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other. Specify _____

4 9

American Express Merchant Services

Nonpriority Creditor's Name

P O Box 53852

Number

Street

Phoenix

AZ

85072

City

State

ZIP Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No☐ YesLast 4 digits of account number 0 8 2 8

\$ 1,500 00

When was the debt incurred? 2013

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify _____

Debtor 1

Roy

D

Kessel

Document

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First Name

Middle Name

Last Name

Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

4.10

Capital One

Nonpriority Creditor's Name

P O Box 6492

Number Street

Carol Stream

IL

60197

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number 8 7 3 3

\$ 1,352.90

When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim.

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify _____

4.11

Capital One

Nonpriority Creditor's Name

P O Box 6492

Number Street

Carol Stream

IL

60197

City

State

ZIP Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No☐ Yes

Last 4 digits of account number 8 9 8 7

\$ 990.47

When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim.

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify _____

4.12

Capital One

Nonpriority Creditor's Name

P O Box 6452

Number Street

Carol Stream

IL

60197

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number 7 7 6 0

\$ 1,833.79

When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim.

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify _____

Debtor 1

Roy

D.

Kessel Document

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First Name Middle Name

Last Name

Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total Claim

4.13

Capital One

Nonpriority Creditor's Name

P O Box 6492

Number Street

Carol Stream

IL

60197

City

State

ZIP Code

Who incurred the debt? Check one

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number 9 3 6 7

\$ 16,691.32

When was the debt incurred? 2013

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim.

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify _____

4.14

Citibank - Best Buy

Nonpriority Creditor's Name

P O Box 790441

Number Street

St. Louis

MO

63179

City

State

ZIP Code

Who incurred the debt? Check one

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number 5 5 1 4

\$ 1,014.76

When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify _____

4.15

Comcast

Nonpriority Creditor's Name

P O Box 3005

Number Street

Southeastern

PA

19398

City

State

ZIP Code

Who incurred the debt? Check one

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number 4 8 6 1

\$ 722.12

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify _____

Debtor 1

Roy

D

Kessel

Document

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Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

4.16

Commonwealth Edison

Nonpriority Creditor's Name

PO Box 6111

Number Street

Carol Stream

IL

60197

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number 4 0 1 8

\$ 245.47

When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim.

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify _____

4.17

Complete Orthopedic Care

Nonpriority Creditor's Name

100 Village Green Drive, Suite 120

Number Street

Lincolnshire

IL

60069

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number 3 1 6 0

\$ 350.00

When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify _____

4.18

Duane Morris

Nonpriority Creditor's Name

30 S 17th Street

Number Street

Philadelphia

PA

19103

City

State

ZIP Code

Who incurred the debt? Check one

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number 0 0 0 1

\$ 37,686.84

When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify _____

Debtor 1

Roy

D

Kessel

Document

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Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

4 19

Tom Durkin

Nonpriority Creditor's Name

2446 N Clark Street

Number Street

Chicago

IL

60614

City

State

ZIP Code

Who incurred the debt? Check one

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$ 1000 00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim.

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify _____

4 20

First Premier Bank, CC Department,

Nonpriority Creditor's Name

P O Box 5519

Number Street

Sioux Falls

SD

57117

City

State

ZIP Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No☐ Yes

Last 4 digits of account number 5 5 3 0

\$ 583 60

When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify _____

4 21

Illinois Department of Revenue

Nonpriority Creditor's Name

P O Box 1992

Number Street

Southgate

MI

48195

City

State

ZIP Code

Who incurred the debt? Check one

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number 2 4 6 6

\$ 1,153 74

When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify _____

Debtor 1

Roy

D

Kessel

Document

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Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

4.22

Illinois Department of Revenue

Nonpriority Creditor's Name

P O Box 19006

Number Street

Springfield

IL

62794

City

State

ZIP Code

Who incurred the debt? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 3 8 1 4

\$ 971.55

When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other Specify _____

4.23

Internal Revenue Service, Involuntary REMittance

Nonpriority Creditor's Name

P O. Box 21125

Number Street

Philadelphia

PA

19114

City

State

ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 9 6 7 8

\$ 2,236.98

When was the debt incurred? 2010

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim.

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other Specify _____

4.24

ITEX

Nonpriority Creditor's Name

3326 160th Avenue SE, Suite 100

Number Street

Bellevue

WA

98008

City

State

ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 3 7 2 0

\$ 2,234.64

When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other Specify _____

Debtor 1

Roy

D

Kessel

Document

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First Name

Middle Name

Last Name

Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

4.25

JNF

Nonpriority Creditor's Name

78 Randall Avenue

Number Street

Rockville Centre

NY

11570

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number 1 6 6 9

\$ 360.00

When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim.

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify _____

4.26

JUF

Nonpriority Creditor's Name

Ben Gurion Way, 30 S Wells Street

Number Street

Chicago

IL

60606

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number 9 8 2 0

\$ 1,000.00

When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim.

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify _____

4.27

Kreff Eye Institute

Nonpriority Creditor's Name

25 E. Washington Street, Suite 606

Number Street

Chicago

IL

60602

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number 8 3 3 5

\$ 135.00

When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify _____

Debtor 1

Roy

D

Kessel

Document

Page 32 of 46

Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

4 28

Lake County

Nonpriority Creditor's Name

18 N County Street, Room 102

Number

Street

Waukegan

IL

60085

City

State

ZIP Code

Who incurred the debt? Check one

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number 1 0 0 5

\$ 10,884 38

When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify _____

4 29

Northshore University Health

Nonpriority Creditor's Name

100 South Owasso Boulevard W

Number

Street

St Paul

MN

55117

City

State

ZIP Code

Who incurred the debt? Check one

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number 6 4 0 1

\$ 3,308 00

When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify _____

4 30

NICOR Gas

Nonpriority Creditor's Name

P O Box 5407

Number

Street

Carol Stream

IL

60197

City

State

ZIP Code

Who incurred the debt? Check one

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number 9 7 9 2

\$ 736 18

When was the debt incurred? 2015

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify _____

Debtor 1

Roy

D

Kessel

Document

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Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total Claim

4.31

Northwestern Memorial Physicians Group

Nonpriority Creditor's Name

75 Remittance Drive, Suite 1293

Number

Street

Chicago

IL

60675

City

State

ZIP Code

Who incurred the debt? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 9 3 7 4

\$ 391.00

When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim.

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other Specify _____

4.32

Ohio Attorney General

Nonpriority Creditor's Name

P.O. Box 89471

Number

Street

Cleveland

OH

44101

City

State

ZIP Code

Who incurred the debt? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
☐ Yes

Last 4 digits of account number 3 5 2 7

\$ 3,032.53

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim.

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other Specify _____

4.33

Public Storage

Nonpriority Creditor's Name

P O Box 25050

Number

Street

Glendale

CA

91221

City

State

ZIP Code

Who incurred the debt? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 0 6 0 0

\$ 693.40

When was the debt incurred? 2015

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other Specify _____

Debtor 1

Roy

D

Kessel

Document

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First Name

Middle Name

Last Name

Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

4 34

Redel Landscaping

Nonpriority Creditor's Name

P.O. Box 259381

Number

Street

Chicago

IL

60625

City

State

ZIP Code

Who incurred the debt? Check one

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$ 720.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim.

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify

4 35

State of Ohio

Nonpriority Creditor's Name

P.O. Box 89471

Number

Street

Cleveland

OH

44101

City

State

ZIP Code

Who incurred the debt? Check one

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number 7 6 7 0

\$ 2,009.60

When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim.

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify

4 36

Synchrony Bank, Bankruptcy Department

Nonpriority Creditor's Name

P.O. Box 965060

Number

Street

Orlando

FL

32896

City

State

ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number 2 4 2 2

\$ 424.47

When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify

Debtor 1

Roy

D

Kessel Document

Page 35 of 46

First Name

Middle Name

Last Name

Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

4 37

Taxpayer Services

Nonpriority Creditor's Name

5756 Hidden Brook Court

Number

Street

Westlake Village

CA

91362

City

State

ZIP Code

Who incurred the debt? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt**Is the claim subject to offset?**

- ☒ No
☐ Yes

Last 4 digits of account number _____

\$ 2,214.00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other Specify _____

4 38

The Company Corporatno

Nonpriority Creditor's Name

2711 Centerville Road

Number

Street

Wilmington

DE

19808

City

State

ZIP Code

Who incurred the debt? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt**Is the claim subject to offset?**

- ☐ No
☐ Yes

Last 4 digits of account number 9 8 0 9

\$ 1,548.29

When was the debt incurred? 2013**As of the date you file, the claim is: Check all that apply.**

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other Specify _____

4 39

The Royal Country clubs

Nonpriority Creditor's Name

4405 Royal and Ancient Drive

Number

Street

St. Charles

IL

60174

City

State

ZIP Code

Who incurred the debt? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt**Is the claim subject to offset?**

- ☐ No
☐ Yes

Last 4 digits of account number _____

\$ 6,057.82

When was the debt incurred? 2014**As of the date you file, the claim is: Check all that apply**

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other Specify _____

Debtor 1

Roy

D

Kessel Document

Page 36 of 46

First Name

Middle Name

Last Name

Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

4 40

Total Merchant Services

Last 4 digits of account number 1 6 7 6

\$ 29 90

Nonpriority Creditor's Name

21650 Oxnard Street, Suite 1200

When was the debt incurred? 2013

Number Street

Woodland Hills

CA

913674

As of the date you file, the claim is: Check all that apply

City

State

ZIP Code

☐ Contingent☐ Unliquidated☐ Disputed

Who incurred the debt? Check one

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify _____☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

4 41

United States Department of Justice

Last 4 digits of account number 4 1 6 5

\$ 3,302,619 52

Nonpriority Creditor's Name

312 N Spring Street, 5th Floor

When was the debt incurred? 2014

Number Street

Los Angeles

CA

90012

As of the date you file, the claim is: Check all that apply

City

State

ZIP Code

☐ Contingent☐ Unliquidated☐ Disputed

Who incurred the debt? Check one

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify _____☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No☐ Yes

4 42

Village of Buffalo Grove

Last 4 digits of account number 1 0 0 1

\$ 10 43

Nonpriority Creditor's Name

P.O. Box 5612

When was the debt incurred? _____

Number Street

Carol Stream

IL

60197

As of the date you file, the claim is: Check all that apply

City

State

ZIP Code

☐ Contingent☐ Unliquidated☐ Disputed

Who incurred the debt? Check one

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other Specify _____☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No☐ Yes

Debtor 1

Roy

D

Kessel

Document

Page 37 of 46

Case number (if known)

First Name

Middle Name

Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

4 43

Village of Buffalo Grove

Nonpriority Creditor's Name

50 Rauppp Boulevard

Number Street

Buffalo Grove

IL

60089

City

State

ZIP Code

Who incurred the debt? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
☐ Yes

Last 4 digits of account number 8 4 3 6

\$ 75 00

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim.

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other Specify _____

4 43

Waste Management

Nonpriority Creditor's Name

4836 Brecksville Road, P.O. Box 509

Number Street

Richfield

OH

44286

City

State

ZIP Code

Who incurred the debt? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No
☐ Yes

Last 4 digits of account number 8 4 3 6

\$ 104 10

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other Specify _____

Last 4 digits of account number _____

\$ _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim.

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other Specify _____

Nonpriority Creditor's Name

Number Street

City

State

ZIP Code

Who incurred the debt? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
☐ Yes

Debtor 1

Roy

D

Kesse

Document

Page 38 of 46

First Name

Middle Name

Last Name

Case number (if known)

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a Domestic support obligations	6a \$ 0 00
	6b Taxes and certain other debts you owe the government	6b \$ 0 00
	6c Claims for death or personal injury while you were intoxicated	6c \$ 0 00
	6d Other. Add all other priority unsecured claims Write that amount here	6d + \$ 0 00
	6e Total. Add lines 6a through 6d	6e \$ 0.00
Total claim		
Total claims from Part 2	6f Student loans	6f \$ 22,754 01
	6g Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g \$ 0 00
	6h Debts to pension or profit-sharing plans, and other similar debts	6h \$ 0.00
	6i Other. Add all other nonpriority unsecured claims Write that amount here	6i + \$ 800,000 00
	6j Total. Add lines 6f through 6i	6j \$ 822,754 01

Fill in this information to identify your case:			
Debtor	Roy	D	Kessel
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the	Northern	District of	Illinois
			(State)
Case number (If known)			

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1 Do you have any executory contracts or unexpired leases?

- ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2 List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

2 1	Name	
	Number	Street
	City	State ZIP Code
2 2	Name	
	Number	Street
	City	State ZIP Code
2 3	Name	
	Number	Street
	City	State ZIP Code
2 4	Name	
	Number	Street
	City	State ZIP Code
2.5	Name	
	Number	Street
	City	State ZIP Code

Fill in this information to identify your case:

Debtor 1 Roy D Kessel
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Northern District of Illinois
(State)

Case number
(If known)

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☐ No
☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☐ No Go to line 3
☐ Yes Did your spouse, former spouse, or legal equivalent live with you at the time?
☐ No
☐ Yes In which community state or territory did you live? _____ Fill in the name and current address of that person

Name of your spouse, former spouse, or legal equivalent

Number Street

City State ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply

3 1

Name

Number Street

City State ZIP Code

- ☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

3 2

Name

Number Street

City State ZIP Code

- ☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

3 3

Name

Number Street

City State ZIP Code

- ☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

Fill in this information to identify your case:

Debtor 1 D. Kessel
First Name Middle Name Last Name

Debtor 2
 (Spouse if filing)
First Name Middle Name Last Name

United States Bankruptcy Court for the Northern District of Illinois
(State)

Case number
 (If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1 Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work

Occupation may include student or homemaker, if it applies.

Employment status

- ☐ Employed
☒ Not employed

- ☐ Employed
☐ Not employed

Occupation

Employer's name

Employer's address

Number Street

Number Street

City State ZIP Code

City State ZIP Code

How long employed there?

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form

	For Debtor 1	For Debtor 2 or non-filing spouse
2 List monthly gross wages, salary, and commissions (before all payroll deductions) If not paid monthly, calculate what the monthly wage would be	2 \$ <u></u>	\$ <u></u>
3 Estimate and list monthly overtime pay.	3. + \$ <u></u>	+ \$ <u></u>
4 Calculate gross income. Add line 2 + line 3	4 <u>\$0 00</u>	<u>\$0 00</u>

Debtor 1 D. Kessel Case number (if known) _____
 First Name Middle Name Last Name

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here → 4.	\$ 0 00	\$ 0 00	
5 List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	\$ _____	\$ _____	
5b. Mandatory contributions for retirement plans	\$ _____	\$ _____	
5c. Voluntary contributions for retirement plans	\$ _____	\$ _____	
5d. Required repayments of retirement fund loans	\$ _____	\$ _____	
5e. Insurance	\$ _____	\$ _____	
5f. Domestic support obligations	\$ _____	\$ _____	
5g. Union dues	\$ _____	\$ _____	
5h. Other deductions. Specify <u>Accident and Life insurance</u>	+\$ _____	+\$ _____	
6 Add the payroll deductions Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h	6 \$ 0.00	\$ 0.00	
7 Calculate total monthly take-home pay. Subtract line 6 from line 4	7 \$ 0.00	\$ 0.00	
8 List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a \$ _____	\$ _____	
8b. Interest and dividends	8b \$ _____	\$ _____	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c \$ _____	\$ _____	
8d. Unemployment compensation	8d \$ _____	\$ _____	
8e. Social Security	8e \$ _____	\$ _____	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify _____	8f \$ _____	\$ _____	
8g. Pension or retirement income	8g \$ _____	\$ _____	
8h. Other monthly income. Specify <u>Prison allotment</u>	8h +\$ 65.00	+\$ _____	
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h	9 \$ 65.00	\$ 0 00	
10 Calculate monthly income. Add line 7 + line 9 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse	10 \$ 65 00	\$ 0 00	= \$ 65.00
11 State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J Specify _____			
			11 + \$ _____
12 Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies			12 \$ 65 00 Combined monthly income
13 Do you expect an increase or decrease within the year after you file this form? <input type="checkbox"/> No <input type="checkbox"/> Yes. Explain _____			

Fill in this information to identify your case:

Debtor 1 Kessel
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court for the Northern District of Illinois
(State)
Case number
(If known)

Check if this is:

- ☐ An amended filing
☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1 Is this a joint case?

- ☒ No Go to line 2
☐ Yes Does Debtor 2 live in a separate household?
☐ No
☐ Yes Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*

2 Do you have dependents?

Do not list Debtor 1 and Debtor 2
Do not state the dependents' names

- ☒ No
☐ Yes Fill out this information for each dependent

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3 Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

4 The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

- 4a Real estate taxes
4b Property, homeowner's, or renter's insurance
4c Home maintenance, repair, and upkeep expenses
4d Homeowner's association or condominium dues

Your expenses

4 \$
4a \$
4b \$
4c \$
4d \$

Debtor 1 Kessel Case number (if known) _____
First Name Middle Name Last Name

Your expenses

- 5 **Additional mortgage payments for your residence, such as home equity loans** 5. \$ _____
- 6 **Utilities:**
- 6a. Electricity, heat, natural gas 6a. \$ _____
- 6b. Water, sewer, garbage collection 6b. \$ _____
- 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ _____
- 6d. Other Specify _____ 6d. \$ _____
- 7 **Food and housekeeping supplies** 7. \$200 00
- 8 **Childcare and children's education costs** 8. \$ _____
- 9 **Clothing, laundry, and dry cleaning** 9. \$ _____
- 10 **Personal care products and services** 10. \$ _____
- 11 **Medical and dental expenses** 11. \$ _____
- 12 **Transportation.** Include gas, maintenance, bus or train fare
Do not include car payments. 12. \$ _____
- 13 **Entertainment, clubs, recreation, newspapers, magazines, and books** 13. \$ _____
- 14 **Charitable contributions and religious donations** 14. \$ _____
- 15 **Insurance.**
Do not include insurance deducted from your pay or included in lines 4 or 20
- 15a. Life insurance 15a. \$ _____
- 15b. Health insurance 15b. \$ _____
- 15c. Vehicle insurance 15c. \$ _____
- 15d. Other insurance Specify _____ 15d. \$ _____
- 16 **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20
Specify _____ 16. \$ _____
- 17 **Installment or lease payments:**
- 17a. Car payments for Vehicle 1 17a. \$ _____
- 17b. Car payments for Vehicle 2 17b. \$ _____
- 17c. Other Specify _____ 17c. \$ _____
- 17d. Other Specify _____ 17d. \$ _____
- 18 **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).** 18. \$ _____
- 19 **Other payments you make to support others who do not live with you.**
Specify Child support 19. \$1,000 00
- 20 **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**
- 20a. Mortgages on other property 20a. \$ _____
- 20b. Real estate taxes 20b. \$ _____
- 20c. Property, homeowner's, or renter's insurance 20c. \$ _____
- 20d. Maintenance, repair, and upkeep expenses 20d. \$ _____
- 20e. Homeowner's association or condominium dues 20e. \$ _____

Debtor 1 Kessel Case number (if known) _____
First Name Middle Name Last Name

21 Other Specify _____

21 +\$ _____

22 Calculate your monthly expenses.

22a. Add lines 4 through 21

22a \$ 1,200.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b \$ _____

22c. Add line 22a and 22b. The result is your monthly expenses

22c \$ 1,200.00

23 Calculate your monthly net income.

23a Copy line 12 (your combined monthly income) from Schedule I.

23a \$65 00

23b Copy your monthly expenses from line 22c above

23b -\$1,200.00

23c Subtract your monthly expenses from your monthly income
The result is your *monthly net income*

23c \$1,200 00

24 Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No

☐ Yes

Explain here

Fill in this information to identify your case:

Debtor 1 Roy D. Kessel
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: Northern District of Illinois

Case number _____
(If known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

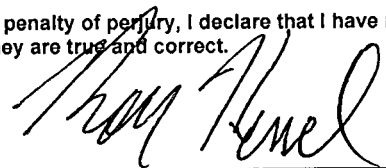
 **Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

x  x

Signature of Debtor 1

Date 4/13/16
MM / DD / YYYY

Signature of Debtor 2

Date _____
MM / DD / YYYY